



Inequality in the Access to Social Housing in Cameroon: A Decomposition of the Poverty Effect

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Abstract

This article studies the gap of access to social housing between the poor and the non poor in Cameroon. The data used is from the third Cameroonian survey of households (ECAM, 2007). We use the non linear decomposition model of inequalities. The results show a strong discrimination with regards to poor households. The differences in the access to social housing between the poor and the non poor are highly influenced by the distribution of variables such as: the residential area (61.22%), the income (34.18%), age (23,50%), the socio-professional category (22.39%) and the sector of activity (21.11%). These results put into question public policies on social housing.

Keywords: Inequality, social housing, non-linear decomposition, the poor

JEL Classification: H4, R2

INTRODUCTION

The universal declaration of human rights of 1948 considers access to housing as a fundamental right of the manifestation of human dignity. According to the World Health Organization (2010), housing is a major determinant of the state of health of the population. Unfortunately, access to quality housing remains the panacea of a rich minority in the world. This preoccupation is more persistent in developing countries where a large part of the population lives below the poverty line. In Cameroon, more than 70% of the population does not have access to quality housing. In order to overcome this situation of inequality, vast public policy programmes aimed at supplying social housing have been engaged for two decades now. From a theoretical stand point, the problem of inequality in the access to social housing is within the framework of social justice and economic well-being. Two fundamental theses legitimise the inherent empirical orientations of this study. This is essentially the thesis of Rawls (1971) based on opportunities and the thesis of Sen (1981) based on the operational capacity. The studies relative to inequality in the access to social housing are structured around two angles. The first angle highlights the negative impact of institutional factors (Yinger, 1998; Andersen et al., 2013). These studies show a negative contribution of the malfunctioning of the market and inadequate public policies (Tabard, 2002). The second angle of studies evaluates the impact of individual factors (Edwards & Michael, 1990; Bazyl & Monica, 2009; Carter & Steven, 2011). Shapiro (2004), highlights a significant impact of the variable wealth. The studies of Cruz et al. (2007) and Aberhardt et al. (2010) in the Brazilian and Colombian context reaffirm a very significant effect of the variable wealth. In the same vein, Rudge & Gilchrist (2005) suggest a very

significant effect of income in the London context. The studies of Rex & Moore (1967) on their part show the significance of race in the United States. These later results are confirmed by the studies of Simon & Kirszbaum (2001).

Despite the pertinence of the studies presented above, they carry two major criticisms. First, these studies are mostly focused on the rental private housing market. The inequalities in the social housing market were not largely dealt with. The second criticism is relative to the methodology adopted. Very few studies used the tools of robust decomposition of inequalities which can be a source of bias and consequently affect the redress of target public policy. We correct this bias by using the most adapted decomposition model (Fairlie, 1999; 2005). Moreover, most previous studies are carried out in the context of developed countries. Very few studies have been interested in the context of underdeveloped countries.

In Cameroon, the situation of the housing market presents structural insufficiencies in the quantity as well as the quality of housing. The figures of the National Institute of Statistics (INS, 2015), present a deficit of more than one million houses. To deal with this deficit the public supply of social housing was structured since independence around a multi-institutional armature, with the objective of creating the technical, environmental and financial conditions necessary for the development of social housing. The policy implemented by the different institutions responsible for the supply of social housing has produced almost 20 000 social houses so far essentially in the large political and economic metropolis of Yaounde and Douala. This represents 1.6% of all the demand. This number of social houses is not enough to meet up with the demand of the most vulnerable part of the population. This demand increases by an average of 10% every year (MINDUH, 2010). This generates a fierce competition among households in this housing market. The conditions of access to social housing are structures around opaque bureaucracies that are not transparent. Two types of housing are offered simple tenure and sales-tenure. As for the first type the households are called upon to pay a monthly rent of 20000 FCFA. As for the second type, the acquisition of a social housing requires an average cost of 25 million FCFA (INS, 2015). This is practically inaccessible to the vulnerable population. In this environment, it is possible that the population targeted by the public policy be finally excluded. Thus the need to better appreciate the repartition of social housing in Cameroon. This study is of particular interest for two reasons.

First, it serves in the evaluation of the public policies aimed at improving the living conditions of the vulnerable population. Thus it seeks social justice and well-being. Secondly, it uses a decomposition model that has not been applied to the housing market so far. This approach permits to improve the quality of previous results. The rest of the article is organized as follows: the second section presents the methodology adopted. The third section presents the results obtained and the discussions and the fourth section concludes the study.

METHOD

This section presents the data and the specification of the model.

Data and Construction of Variables of the Study

Source of data

The data used in this study is from the third household survey in Cameroon (ECAM3, 2007). The survey is essentially based on questions of poverty and

housing in Cameroon. It constitutes a large base to apprehend the problems of inequality in housing. The data is made up of 11 391 observations in the ten regions of Cameroon. However, in view of the spatial distribution of social housing, we retain only two major cities, namely Yaoundé and Douala. In the end, we retain a sample of 6311 individuals. The survey element is households.

Construction of Variables

Two types of variables are retained: the explanatory variables related to the profile of households especially socio-demographic and economic and the independent variable namely 'access to social housing'. All the socio-economic variables are made up of modalities of appreciation in the form of dummy variables. The variable income enables to construct a poverty indicator whose incidence on inequality in the access to social housing is evaluated. The indicator of poverty retained is monetary. We make reference to the poverty line retained by the National Institute of Statistics of Cameroon (INS, 2014). In this case, a poor person is defined from a monetary standpoint as any household with an annual income of less than 339 715FCFA that is 931FCFA per day per adult. On the basis of the monetary poverty line, the poverty index is situated at 37.5%. The following table provides a statistical description of the selected variables.

Table 1. Description of Variables

Variables		Access to Social Housing		Total	
		Average	Standard deviation	Average	Standard deviation
Gender	Male	.8445596	.3632663	.7332334	.4422901
	Female	.1554404	.3632663	.2667666	.4422901
Age	< 30 years	.134715	.3423069	.1424691	.349547
	30 to 39 years	.1917098	.3946698	.2324841	.4224357
	40 to 49 years	.3108808	.4640579	.2628325	.4401928
	50 years and more	.3160622	.4661467	.2151555	.4109494
Marital status	Single	.0829016	.2764505	.0530161	.2240761
	Married	.5906736	.4929884	.5672537	.4954795
	Widow	.0310881	.1740072	.1227988	.3282215
	Divorced	.0414508	.1998488	.04852	.2148725
	Free union	.253886	.4363651	.2084114	.4061915
Household size	Less than 03 people	.344086	.4763515	.3068686	.4612166
	03 to 05 people	.3225806	.4687255	.3812464	.4857163
	06 to 08 people	.2795699	.4499992	.221011	.4149479
	09 people and more	.0537634	.2261591	.065792	.2479301
Area of residential	Regional capital	.5233161	.500755	.5586362	.4965732
	Secondary town	.4766839	.500755	.4413638	.4965732
Sector of activity	Public sector	.2010582	.401856	.4027907	.4904847
	Formal private sector	.0846561	.2791086	.3975194	.4894103
	Non Agricultural informal sector	.3386243	.4744989	.0921964	.2893179
	Agricultural informal sector	.2645503	.442265	.081137	.2730594
	International organisation	.1111111	.3151044	.0263566	.1602017

Variables		Access to Social Housing Average Standard deviation		Total Average Standard deviation	
Socioprofessionnal category	Boss	.4285714	.4961861	.1609302	.3674856
	Employee	.2380952	.427049	.0722481	.2589116
	Self employed	.0529101	.2244485	.6530233	.4760329
	Labourer	.0410078	.1983187	.1609302	.3674856
	Family assistance	.015873	.1253162	.017261	.130249
Level of education	Primary level	.1450777	.3530951	.080368	.2718749
	Secondary level	.373057	.4848749	.5697118	.4951397
	Higher level	.4818653	.5009706	.3499202	.4769669
Quartile of income	Quartile 1	.0580645	.2346235	.1096498	.3124775
	Quartile 2	.116129	.3214181	.1706544	.3762365
	Quartile 3	.2258065	.4194676	.240374	.4273444
	Quartile 4	.2645161	.442505	.2305498	.4212181
	Quartile 5	.3354839	.4736898	.248772	.4323356

Source: Author from ECAM 3 data, 2007.

From the table above, some preliminary interpretations can be made. In terms of gender, statistical results show that female-headed households have a low rate of access to social housing (26.67%), unlike male-headed households (73.32%). Discriminatory economic and public policy factors may explain these results. Age-related results show that young households have a low proportion of access to social housing. For households between the ages of 30 and 39, the access rate is 23.24%. This result augurs the inefficiency of public social housing policy. Because the objective of public housing policies is to provide low-cost housing to households in socio-professional transition. In the underdeveloped countries and especially in Cameroon, this age group is generally unstable from a socio-professional point of view. The targeting of public policies can be called into question.

In examining the sector of activity, it appears that households in the formal and public sectors have high access rates to social housing. They have respectively 40.27% and 39.75% access rates. Conversely, those working in the informal sectors have very low access rates to social housing. Their access rate is around 8%. These figures show that access to social housing remains the prerogative of households enjoying professional stability. This result is opposed to the ideology underlying the public policy of supplying social housing.

With regard to the level of education, households with a primary level of education occupy a proportion of 8% in terms of access to social housing. This low rate can reflect the informational limits of the public policy implemented. For households with a primary level of education, do not always have the intellectual capacity, allowing them to acquire and better process information related to the mechanisms of access to social housing. This then assumes the implementation of effective information strategies, to better inform the vulnerable layers.

The relationship between income and access to social housing presents results contrary to the objective of public housing policies. There is a downward trend in the rate of access to social housing due to the decrease in household income. Households belonging to quintiles 1 and 2 (Q1 and Q2) have low access rates to social housing (10.96% and 17.06%, respectively). These two quintiles represent

extremely poor households. The low level of income enjoyed by these two groups of households appears to be a limiting factor for access to social housing.

These first trends may suggest the idea of unequal access to social housing in Cameroon. The determination of the contribution of the various explanatory variables finds all its interest to this effect. This is the idea of the following section.

Specification of the Model

The objective of this study is to identify the sources of the differences in access to the social housing between the poor and the nonpoor. More specifically it is aimed at separating the unexplained part from that which can be explained by the observed characteristics. The estimation procedure involves two stages. The first stage involves in the evaluation of the probability that a household expresses the need for social housing. This first stage permits to eliminate the bias related to the overestimation of non eligible households. In other to do this we assume that the distribution function of the event 'Express a social housing need' is a normal distribution function. In addition, since the variable 'Express a social housing need' is dichotomous and qualitative we use a probabilistic Probit model. We assume that the variable 'Express a social housing need' is binary and is written as E_i . Moreover, this variable is the result of a latent variable 'living a social housing' written: E_i^* that is continuous such that:

$$\begin{aligned} E_i &= 1 \text{ if } E_i^* = \text{living in a social housing} \\ E_i &= 0 \text{ if } E_i^* = \text{not living in a social housing} \end{aligned}$$

The study also assumes that the latent variable is explained by the socio-economic characteristics expressed by the vector X_i . Linearly $E_i^* = \alpha + \beta X_i + \varepsilon_i$ with ε_i the error term. The second stage involves the decomposition of the inequalities of access to social housing between the poor and the non poor. The idea is to evaluate the contribution of each variable to the differences in the access to social housing between the poor and the non poor. We use the decomposition method proposed by Fairlie (1999, 2005). This method is better adapted to this type of problem where the independent variable is not continuous (Barsky et al., 2002). Fairlie's method permits to decompose the difference in average probability of access to social housing between the poor and the non poor into two parts. The first part of the decomposition refers to a difference that is attributed to the distribution of the observable characteristics. The second part refers to a difference attributed to the effects of these characteristics. The expression of the decomposition of the inequalities of the non linear models is established as follows:

$$\bar{P}^{NP} - \bar{P}^P = \left[\sum_{i=1}^{N^{NP}} \frac{F(X_i^{NP} \hat{\beta}^{NP})}{N^{NP}} - \sum_{i=1}^{N^P} \frac{F(X_i^P \hat{\beta}^{NP})}{N^P} \right] + \left[\sum_{i=1}^{N^P} \frac{F(X_i^P \hat{\beta}^{NP})}{N^P} - \sum_{i=1}^{N^P} \frac{F(X_i^P \hat{\beta}^P)}{N^P} \right] \quad (1)$$

In this equation \bar{P}^j represents the average probability of living in a social housing in the population j (with j= NP, P non poor and poor respectively). X^j is the distribution of the observable characteristics in the population considered. β^j represents the estimated coefficients attached to the observed characteristics. N^j is

the size of the sample of each sub-population considered. Finally, $F(.)$, is the cumulative distribution function that follows a normal distribution. The equation presented above uses the population of the non poor as reference. This implies that the poor are not favoured (Oaxaca, 1973). The estimated coefficients in the non poor population are used as weights of the first term of the decomposition equation. On the contrary the distribution of the characteristics of the poor is used to weight the second term of the decomposition expression. Using the estimated coefficients of the total sample, the approach of Fairlie (1999, 2005) permits to evaluate the relative contribution of each determinant to the difference in average probability of living in a social housing between the two populations. The contribution of each observable characteristic can be apprehended as follows:

$$\frac{1}{N^P} \sum_{i=1}^{N^1} F(\hat{\beta}_0^* + X_{1i}^{NP} \hat{\beta}_1^* + \dots + X_{ki}^P \hat{\beta}_k^*) - F(\hat{\beta}_0^* + X_{1i}^P \hat{\beta}_1^* + \dots + X_{ki}^P \hat{\beta}_k^*) \quad (2)$$

Where $\hat{\beta}^*$ represents the coefficients estimated on the total population.

The relative contribution of each variable can have two effects. A negative effect suggests that the variable in question reduces the difference in the access to social housing that is attributed to a difference in the distribution of the observable characteristics between the nonpoor and the poor population. A positive effect implies that the variable in question contributes to widening the gap of accessibility to social housing that is attributed to the distribution of the observable characteristics between the two sub-populations.

RESULT AND DISCUSSION

Two results are presented. The first result evaluates the determinants of access to the social housing using the Probit model. The second result presents the differences in the access to the social housing between the nonpoor and the poor. Tables 1 and 2 summarise the two results.

Table 2. Probability of access to social housing: the marginal effect of socio-economic variables

Characteristics	Marginal effect	Significance
Age (Ref : 60 years and more)	Ref	Ref
Less than 30 years	0.00278 (0,00628)	0.644
40-49 years	0.00320(0,00633)	0.597
50-59 years	0.03630(0,01049)	0.000
Sex (Ref : male)	Ref	Ref
Female	-0.00621(0,00302)	0.060
Matrital status (ref : free union)	Réf	Réf
Married	-0.06714(0,00498)	0.164
Bachelo/spinster	-0.00063(0.00516)	0.903
Widow	-0.01404(0.00326)	0.007
Divorced	-0,00717(0,00461)	0.223
Size of the household (Ref: less than 03 persons	Ref	Ref
From 03 to 05 persons	0,00550(0,00308)	0,084
From 06 to 08 persons	-0,00145(0,00347)	0,682
From 09 persons and more	-0,00669(0,00373)	0,151

Characteristics	Marginal effect	Significance
Area of Residencial (Ref regional capital)	Ref	Ref
Secondary town	-0,00311(0,00243)	0,195
Sector of activity (Ref: international organisation)	Ref	Ref
Public sector	0,00606(0,00223)	0,004
Formal private Sector	-0,00009(0,00209)	0,966
Non agricultural informal Sector	-0,00107(0,00188)	0,596
Agricultural informal Sector	-0,00197(0,00293)	0,500
Socio-professionnal category (Ref: Boss)	Ref	Ref
Employee	0,00691(0,00390)	0,012
Personal account	-0,04633(0,00989)	0,000
Labourer	-0,00034(0,00151)	0,823
Family assistance	-0,00382(0,00174)	0,162
Level of education (Ref: higher level)	Ref	Ref
Primary level of education	-0,00479(0,00367)	0,208
Secondary level of education	0,01915(0,00469)	0,000
Quartile of revenu (Ref: Quartile 5)	Ref	Ref
Quartile 1	-0,00217(0,00765)	0,784
Quartile 2	0,01031(0,00749)	0,131
Quartile 3	0,01772(0,00842)	0,014
Quartile 4	0,02696(0,00922)	0,000
Number of observations: 6311		
Pseudo R2 : 0,0426		

Source: Author from ECAM3 data, 2007. The numbers in brackets represent the standard errors

Interpretation of Results

Among all the socio-demographic variables the results obtained show a significant effect of age, sex and the size of the household. Poor households are less likely to have access to social housing in comparison to second and third age group households. Households with an age range of 50 years and above have significant and positive marginal effects (0.03630). Households managed by women have a lower probability of having access to social housing than those managed by men. At a threshold of 10%, the marginal effect is equal to -0.00621 and is significantly different from zero. The size of the household has a significant effect. The marginal effects obtained decrease as the size of the household increases. The results obtained are coherent with previous studies (Yinger, 1998; Andersen et al., 2013).

As for the effects of economic variables, the results obtained show that the economic conditions significantly affect the probability of access to social housing. Households with a stable and formal socio-professional status, a higher level of education and income are more likely to have access to social housing. These results are in conformity to those of previous studies (Rudge & Gilchrist, 2005; Cruz et al., 2007; Aberhardt et al., 2010). However, these results contradict the idea behind the public policy of social housing since social housing is aimed at the disfavoured and vulnerable population. These include essentially the youths, women and the poor. In the case of Cameroon, the low volume of the available social housing and the operational governance relative to the attribution of social housing can explain these results everything being equal.

After evaluating the determinants of access to social housing as a function of individual characteristics we are going to proceed to the analysis of the differences in access to the social housing between the poor and the nonpoor.

Table 3. Decomposition of the differences in the access to social housing between the poor and the nonpoor

N (poors)	1551			
N (nonpoors)	4760			
$P(A_i=1)$ if poors	0,0116			
$P(A_i = 1)$ if non poor	0,02878			
Total Difference of accessibility to social housing	-0,0171			
Proportion attributed to characteristics	-0,0462			
Contribution of determinants to the difference in social housing		<i>P value</i>	<i>Standard errors</i>	<i>%(Explained proportion)</i>
Age	0,00402	**	0,00668	23,50%
Sex	0,00123	**	0,00218	7,19%
Matrital status	0,00027	Ns	0,00151	1,57%
Size of the household	-0,0066	NS	0,00512	38,6%
Area of residence	0,01047	***	0,00954	61,22%
Socioprofessional Category	0,03830	**	0,01646	22,39%
Sector of activity	0,00361	***	0,01276	21,11%
Level of education	-0,01612	***	0,01248	-94,26%
Income of the household	0,005846	***	0,00648	34,18%

Source: Author from ECAM3 data, 2007. *, ** and *** are respectively thresholds of 1%, 5% and 10%

Interpretation

We notice that the explained portion is negative (-4.62%). That suggests that the unexplained portion that is assimilated to discrimination tends to explain an important proportion of the differences in access to social housing between the poor and the nonpoor. Moreover, we observe two types of signs namely positive and negative signs.

The disparity in the access to social housing between the poor and the nonpoor is much more explained by age, the area of residence, socio-professional category, sector of activity and income. Age explains 23.50% of the difference in the access to social housing attributed to all the observable characteristics. This result suggests that the poor population is on average younger than the nonpoor population and this widens the differences in access to social housing. The area of residence contributes 61.22% to the difference in the access to social housing. The programmes of construction of social housing are mostly concentrated in a large metropolis. The urban demographic growth increases competition around social housing thus increasing the discrimination against the poor population. The contribution of the socio-professional category to the disparity in access to social housing between the poor and the nonpoor is 22.39%. This result insinuates that the poor population occupies on average the position of a subordinate thus excluding

them all the more from social housing in comparison to the nonpoor. Similarly, the contribution of the sector of activity to the disparity in access to the social housing between the poor and the nonpoor is 21.11%. This result can be explained by the fact that the different income generating activities carried out by the poor are mostly in the informal sector and are very unstable. Nevertheless, the difference in income between the populations contributes 34.18% in the explanation of their difference in access to social housing. This suggests that the lowest income level of the poor partially explains their low level of access to social housing. On the contrary, the level of education has a negative contribution (-94.26%). That suggests that an improvement in the level of education of the poor population contributes to reducing the difference in access to social housing by 94%. Our results are in contradiction with those obtained by several French studies (Driant & Rieg, 2004; Verdugo, 2010). The later show that a high proportion of the poor population in France live in social housing. In the French context, the supply of social housing represents 37% of housing tenure (Castéran & Ricroch, 2008). But in the context of Cameroon, the supply of social housing represents only 1.6% of the total supply. This does not predispose the poor population to have access to social housing.

CONCLUSION

In this study, we evaluate the difference in access to the social housing between the poor and the nonpoor. In other to do this we use the tools of decomposition of inequalities proposed by Fairlie (2005). The data used is from the survey on poor housing carried out in Cameroon by the National Institute of Statistics in 2017. Our objective is achieved in two stages. The first stage consists in evaluating the individual variables that affect the probability of access to social housing. We use a probabilistic Probit model. The economic variables such as level of education, sector of activity and income are found to be significant. Poor households are less likely to have access to social housing. In addition, the results reveal a significant impact on age and sex. Young households and those managed by women are less likely to have access to social housing. The second stage enabled us to decompose the contribution of individual variables to the difference in access to social housing. This result reveals that the public programme of supply of social housing is suffering from the wrong target population. This suggests that the supply available is not adapted to the socioeconomic conditions of the most vulnerable. These results invite public decision-makers to increase the volume of the available social housing. This orientation will let loose the tension of demand. The transparency of the procedure of attribution of social housing has to be assured. Credible information on the level of income and the living standards of the future occupants has to be collected and used as a tool of attribution of social housing. This study permits to envisage the analysis of the efficiency of the different state programmes of supply of social housing. This is the aim of the study we are presently carrying out.

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